MOTORCYCLE TAXI DRIVERS' RISK PERCEPTION AND WELL-BEING IN A TRADITIONAL NIGERIAN URBAN CENTRE

[1.] Olanrewaju Timothy Dada, [2.]Amos Oluwole Taiwoa, [3.]Samuel Osayemen Tongob, [1.]Gbemiga Bolade Faniranc and [1.]Abel Omoniyi Afonc
[1.]Department of Urban and Regional Planning, Olabisi Onabanjo University, Ago-Iwoye, Nigeria. Corresponding Author: olanrewaju.dada@oouagoiwoye.edu.ng;
[2.] Department of Architecture, Olabisi Onabanjo University, Ago-Iwoye, Nigeria
[3.] Department of Urban and Regional Planning, Obafemi Awolowo University, Ile-Ife, Nigeria

Abstract
Despite the ease through which motorcycles manoeuvre poor roadway infrastructure that the conventional services cannot operate, the severity of motorcycles fatalities is increasing daily. We studied motorcycle taxi drivers' risk perception and well-being in Nigeria to promote accident prevention. Fifteen (15) ACOMORAN and ANACOWA designated motorcycle terminals were identified along major roads in the Abeokuta Metropolis. The systematic sampling technique was used to select three hundred and fifty-three (353) motorcycle taxi drivers. Findings showed that the risky riding behaviour perceived as dangerous by motorcycle taxi drivers included crossing a stop junction when a traffic light indicates a stop, exceeding the speed limit, riding when feeling sleepy, riding in the dark without headlights, and using psychoactive substances before/during riding. Autonomy, personal growth, and purpose in life are the three significant sub-scale of psychological well-being contributing to motorcycle taxi drivers' well-being. The study further established that motorcycle taxi drivers were more disposed to participate in risky riding because of anticipated positive outcomes. The study concludes by suggesting safety regulations and legal enforcement, regular monitoring, awareness, and education on the danger of risky riding behaviour, and other road safety measures.

Keywords: motorcycle taxi drivers, riding behaviour, risk perception, safety, well-being

1. Introduction

In Nigeria, motorcycle taxi drivers, known as Okada, are a popular means of public transportation. Despite the role played by Okada in improving mobility, they are inundated with multiple road hazards and risks. Unlike other means of road transportation, motorcycles have the highest fatality rates and are a leading cause of disabilities (Federal Road Safety Commission [FRSC], 2008). The severity of motorcycling fatality is increasing daily, with attendant causality of motorcycle taxi drivers who are more at risk of being killed or injured in accidents than other road users. Yet, motorcycle accidents continue to be a problem that is yet to be solved or reduced and is mostly underreported in developing nations, especially Nigeria. While efforts at curtailing motorcycle-related risks, injuries, and fatalities abound in literature, the primary focus has been on motorcycle taxi

drivers' knowledge, attitudes, and practices (KAPs) and usage pattern of protective helmets (Nimako Aidoo et al., 2018).

According to Olagunju (2011), motorcycle taxi drivers contribute to high-traffic crashes, injuries, and fatalities because most are not formally trained and do not have the required ride licenses. Nwadairo et al. (2011) affirmed that many motorcycle taxi drivers and passengers do not conform to the crash helmet law due to weak legislation and enforcement. Adisa (2010) established that most motorcycle taxi drivers work under the influence of alcohol, thus affecting their well-being or decision-making ability. Oginni et al., (2007) observed that the risk-taking behaviour of motorcycle taxi drivers is influenced by their low level of education and the lack of formal training on road safety. In addition, motorcycle taxi drivers usually worked without insurance or a driving license required to ride (Akinlade & Brieger, 2003).

On the other hand, when determining risks perception and riding behaviour of motorcycle taxi drivers, well- being is often disregarded (Harbeck, Glendon, & Hine, 2017). This has influenced the perceived personal vulnerability and increased engagement in risky behaviour by motorcycle taxi drivers. Thus, ignoring the role of motorcyclist well-being in risk perception and riding behaviour is likely to be counterproductive because integrating their well-being could address the shortfalls of the socio-economics, technical and institutional determinants. Therefore, before commercial motorcycling can be safe, their risk perception and riding behaviour must be sound; hence, well-being as a precursor to risk perception and riding behaviour cannot be overemphasized.

A questionnaire survey was conducted between April 2022 and June 2022 to assess motorcycle taxi drivers' risk perception and well-being in a traditional Nigerian urban centre. Studies on motorcycle taxi drivers' risk perception and well-being are scarce. To the best of our knowledge, it is not unlikely that this study is the first to examine such matters in the context of motorcycle taxi drivers in a specific global south country (Nigeria). This research, therefore, aims to provide an original contribution to the understanding of risk perception and insights into well- being, as understanding motorcycle taxi drivers' risk perception and well-being forms the basis for developing measures to reduce motorcycle taxi drivers' exposure and

protecting them and their passengers, thereby addressing the third Sustainable Development Goals (SDGs), namely good health and well-being. As such, this study attempts to answer the following research questions: What are motorcycle taxi drivers? What is the risky riding behaviour and perceptions of motorcycle taxi drivers? What is motorcycle taxi drivers' subjective and psychological well-being? Based on these research questions, the study uses motorcycle taxi drivers' perceptual data to augment the existing literature. We believe better insight into their risk perceptions and well-being would effectively contribute to motorcycling safety campaigns and formulating effective countermeasures for reducing or lessening the severity of commercial motorcycling fatality.

Risk perception, well-being, and theoretical underpinning

Deery (1999) defined risk perception as subjective interpretations regarding the characteristics and severity of the risks involved in various situations. Rundmo (1999) recognised that changing risk perceptions was essential in changing behavioural patterns. Usually, risk decision-making depends on systematic perceptual biases and how accessible and inclusive information is. However, an individual's reaction varies depending on their perception of danger. A risk might not have the same effect or may be perceived differently by motorcycle taxi drivers exposed to several of the same hazards and risky situations daily. As such, motorcycle taxi drivers' perception of risk is localized, meaning that the social context and the place where they experience the trouble are critical in determining their perception and well-being.

Motorcycle taxi drivers may be less tolerant of risks imposed on them by other road users than those risks they take for themselves. While the risk perception of motorcycle taxi drivers is important to safe driving behaviour, it does not make them safer. We, thus, posit that helping motorcycle, taxi drivers recognize the consequences of their actions on other road users is one way to lead them away from high-risk behaviour and improve their well-being. It will be unusual for motorcycle taxi drivers' perception of risks and riding behaviour not to vary meaningfully within and between places or routes. Likewise, we posit that two motorcycle taxi drivers are unlikely to have the same risk riding behaviour or perception despite exposure to

similar daily road accidents and fatal situations. These we advanced, as most previous studies on the risk-riding behaviour of motorcycle taxi drivers did not consider well-being.

Urry et al., (2004) state that well- being is subjective and psychological. Subjective well-being refers to the positive and negative emotions people experience and satisfaction with life (Diener, 2009). Individuals with high subjective well-being are free of excessive worry, guilt, anger and sadness (negative affects) and are typically cheerful, pleased, and happy and excited (positive affects). They can also handle their lives (perceived efficacy) (Oishi et al., 2001). On the other hand, psychological well-being describes show people develop self-acceptance and a positive relationship with others, grow positively and master their environment (Ryff, 1989). For the well-being of motorcycle taxi drivers to flourish, their perception of risk is significant. Since risk perceptions and consequences shape behaviour, improving motorcycle taxi drivers' well-being should be possible by changing their perception of risks (Harbeck & Glendon, 2018). It is established in the literature that risks perception can negatively affect well-being (Sharifi-Heris et al. 2021). Also, it can negatively impact well- being in response to the risk. We opined that when a motorcyclist is unhappy (negative emotions), the response time to traffic hazards will be slower, increasing the risk of accidents compared to a happy motorcyclist (positive emotions). In other words, well-being tends to dictate motorcycle taxi drivers' perception of risk, whether positive or negative. Specifically, the relationship between risk perception and well-being suggests a trade-off between the benefits of risk perception (adopting preventive measures) and its cost (adverse effect). Yet, risk perceptions are often biased since risk reactions are heterogeneously based on individual characteristics and experiences (Weinstein, 1988).

Several theories can be used to illustrate risk perception. However, the habituated action theory is appropriate for this study. It maintains that engaging in high-risk behaviour without a negative outcome usually decreases the perceived risk associated with such behaviour. Those who repeatedly perform a high-risk action without an adverse consequence eventually become insensitive to the risk (Weyman & Kelly, 1999). This connotes that motorcycle taxi drivers' risk-taking can lead to

perceptual bias to ride dangerously if the adverse effects of their actions are not quickly realised. The motorcycle taxi drivers' risk tolerance will increase while their risk perception decreases. The perceptual bias might exacerbate the occupational risks motorcycle taxi drivers are exposed to and compromise their subjective and psychological well-being. Expressly, the National Road Safety Commission (2010) affirmed that 90% of all road accidents are a result of drivers' errors, implying attempts to reduce the degree of bias in motorcycle taxi drivers' perception would require examining riding behaviour; since riders who make more accurate decisions are less likely to find themselves in hazardous conditions. This theory is fundamental because if motorcycle taxi drivers want to avoid injury and know their actions will avert it, they will ride in a manner that will prevent it. Thus, habitual behaviours do not demand risk assessment for them to be done; they are done.

2. Materials and Method Data collection

Data for this study were collected through a self-reported questionnaire since we explored perceptual data that are not accessible by other means. First, we obtained the approval of the Amalgamated Commercial Motorcycle Riders Association of Nigeria (ACOMORAN) and the Motorcycle Owners and Riders Association (ANACOWA) to involve their members in the survey. Afterwards, the consent of the motorcycle taxi drivers was sought during pre-survey visits. They were eager to share their views and expressed enthusiasm to participate in the survey, having been informed of the purpose of the study. Leaders and members of the respective identified association were assured of confidentiality, anonymity, safety and safeguarding before they consented to be part of the survey. The date and time for the pilot survey were scheduled. A pilot survey was conducted to appraise how best the motorcycle taxi drivers understood the survey instrument. Upon conclusion, the motorcycle taxi drivers were asked about their comments concerning the quality of questions and answered choices in the questionnaire. Their suggestions were considered, and relevant modifications were made to the survey instrument. The motorcycle taxi drivers were approached during off-peak periods, increasing the chances of participation instead of peak periods when they were in a hurry to leave with their passengers. The motorcycle taxi drivers willing to participate during the peak

period were attended to. Only motorcycle taxi drivers above 18 years old were sampled.

Motorcycle taxi drivers were selected from the registers of Fifteen (15) ACOMORAN and ANACOWA terminals in the Abeokuta Metropolis. The information from the register obtained at these terminals showed that one thousand and forty-nine (1049) motorcycle taxi drivers were registered to operate in these terminals. Consequently, a systematic sampling technique was adopted to select motorcycle taxi drivers. Necessary safeguarding measures were also adopted to guarantee that motorcycle taxi driver was not sampled twice. One of every two motorcycle taxi drivers was selected for questionnaire administration. This was done by randomly sampling every kth motorcycle taxi driver in the terminals after the first was selected. Hence, every fourth motorcycle taxi driver was systematically chosen after the first one was randomly selected. The value of k (at 2%) adequately represents a homogeneous population sample such as this. The value of k in this study, however, is 25%. In other words, 263 questionnaire were administered to the motorcycle taxi drivers, and only two hundred and forty-one (241), approximately 91.6% of the questionnaire, were filled correctly and thus considered for analysis. The retrieved questionnaire is appropriate as a response rate, according to Dada et al., (2022b), usually ranges between 30 and 60%

The survey was carried out from April 2022 to June 2022. Olabisi Onabanjo University students who served as research assistants under the authors' guidance simplified the survey questions in the respective motorcycle taxi drivers' mother tongue. Several motorcycle taxi drivers were not proficient in speaking and writing English; thus, the field assistants interpreted questions in pidgin, Yoruba, or Hausa. The settings of the motorcycle terminals did not allow for recording due to the high noise from commuters and passersby talking, vehicular movement, and honking. However, the authors were around during the survey and provided necessary assistance. In addition to the questionnaire administration, open-ended interviews were conducted to elicit more information from motorcycle taxi drivers. This was to curtail perceptual bias.

3. Data Analysis

The scaling technique with a rated index was used to analyse the motorcycle taxi drivers' risky riding behaviour and

perceptions. The motorcycle taxi drivers responded to the risky riding behaviour and perceptions on a 5-point scale. To measure the risk riding behaviours (Risk Riding Behaviour Index (RRBI) and Risk Perception Index (RPI)), the motorcycle taxi drivers were asked "how frequently they behaved like that," ranging from 1 indicating "Never"; 2, "rarely"; 3, "sometimes"; 4, "often"; and 5 "Always." Their perceptions were also assessed by asking "how risky they think these behaviours are," ranging from 1 suggesting "not risky at all"; 4, "slightly risky"; 3, "moderately risky"; 4, very risky" and 5, "extremely risky." Measuring well- being is complex due to its instant and dynamic nature. However, this study adopted the technique of Dada et al., (2022a) for analysing waste pickers' well-being (SWLS and PANAS) to measure motorcycle taxi drivers' well-being. The approach to measuring psychological well-being was drawn from Curhan et al. (2014). The motorcycle taxi drivers rated their psychological well-being (PWB) on a 7-point scale. The ratings ranged from 1, indicating "strongly agreed"; 2, "disagreed"; 3, "somewhat disagree"; 4, "neither agree nor disagree"; 5, "somewhat agree"; 6, "agree"; 7, "strongly disagreed" and some were reverse scored. Some items in the questionnaire were randomly distributed and reversed- coded to keep motorcycle taxi drivers from seeing a pattern. At the same time, some were coded backward to ensure they were motivated to respond to the questions. The descriptive methods, such as frequency table, skewness, and mean values, with inferential methods like rank correlation, were used to analyse the data. Cronbach's Alpha reliability test was also conducted before the descriptive and inferential statistics were computed. Based on the results obtained, the values of Cronbach's Alpha received for risky behaviour, risk perception, SWLS, PWB, and PANA were, respectively, 0.815, 0.910, 0.879, 0.792, and 0.719. These values were above 0.7, considered the minimum acceptable value, indicating the study is reliable.

4. Results and Discussion

Socio-economic characteristics of the motorcycle taxi drivers

This research established gender bias as all the okada operators were men. This is consistent with Nyachio's (2015) observation in Kenya, where the bodaboda operators were generally men. A possible explanation for this trend is that motorcycle taxi driving is a high-risk venture for women known to be low-risk-takers. Similarly,

several studies have affirmed that motorbike riding is mainly associated with men because they are more risk-tolerant than their female counterparts (Henwood et al., 2011). The mean age of the sampled motorcycle taxi drivers was 27 years. The youth (18-30 years, 52.9%) and the young adults (31-45 years, 39.7%) accounted for 92.6% of the motorcycle taxi drivers sampled. This finding corroborates the work of Oteng-ababio and Agyemang (2012), which established that the youth generally populate taxi drivers' ventures or operations. This study further showed that youth unemployment in Nigeria which stands at 42.5%, has forced most young people to embrace motorcycling as a source of livelihood, thereby fostering the growth of commercial motorcycling ventures or operations. In addition, the study confirmed that most motorcycle taxi drivers (49.3%) had no formal education; next to this were the 35.4 per cent with primary education alone. Therefore, we posit that these lower educational attainments of taxi drivers will likely affect their risk-riding behaviour and perception. The year of experience of motorcycle taxi drivers in this venture or operation ranged between 1 and 18 years, with a median of 6 years.

Risk riding behaviour and risk perception of motorcycle taxi drivers

Motorcycle taxi drivers involved in a road traffic incident that injured them or commuters six months before this study accounted for 37.5% of the respondents. Also, 12.8% of motorcycle taxi drivers claimed to have witnessed road traffic incidents that resulted in the death of either the rider or commuter. The majority (61.30%) of the motorcycle taxi drivers claimed pressure from either motorcycle owners or dealers/sellers to make daily remittances or loan instalments, respectively, was one of the major causes of their rush on the road and the subsequent accident. The aggregated mean index for RRBI and RPI were 2.12 and 2.85, respectively. Tables I and II present the eighteen risk- riding behaviour and perception variables derived from the literature used and analysed using multi-criteria analysis and classified into the following four groups.

Table I: Risk-riding behaviour and perception of commercial motorcyclists

Items	RRBI Mean	d	RPI Mean	d
Abruptly breaking to carry passengers	2.25	0.13	3.49	0.64
Crossing a stop junction when a traffic light is red	2.30	0.18	3.15	0.30
Exceeding the speed limit even when feeling unsafe	2.14	0.02	3.02	0.17
Fail to keep a proper distance from other vehicles	2.32	0.20	2.15	-0.70
Not yielding to vehicles that are signalling to change lane	2.94	0.82	3.18	0.33
Overtaking without using signal lights	2.10	-0.02	3.10	0.25
Passengers doing things that are distracting while riding	1.12	-1.00	2.06	-0.79
Racing with other vehicles	1.24	-0.88	1.60	-1.25
Receiving or making phone calls when riding	2.66	0.54	3.64	0.79
Regularly changing lanes to overtake the vehicle in front	2.05	-0.07	3.17	0.32
Riding against traffic in one-way streets	1.60	-0.52	1.58	-1.27
Riding, although feeling sleepy	2.16	0.04	3.57	0.72
Riding during the peak periods	1.54	-0.58	1.92	-0.93
Riding fast on the curve	2.10	-0.02	3.10	0.25
Riding in the dark without headlights	2.14	0.02	3.43	0.58
Riding on the motorcycle-prohibited lane (fast lane/pedestrian walkway)	1.42	-0.70	1.75	-1.10
Riding without wearing a crash helmet and other protective gear	3.72	1.60	3.67	0.82
Using psychoactive substances before/during riding	2.32	0.20	3.75	0.90
Mean scores	**2.12**		**2.85**	

Note: d=mean deviation

Table II: Multi-criteria analysis of motorcyclists' risk riding behaviour and perception

Group	Items	RRBI (*d*)	RPI (*d*)
A	Abruptly breaking to carry passengers	0.13	0.64
	Crossing a stop junction when a traffic light is red	0.18	0.30
	Exceeding the speed limit even when feeling unsafe	0.02	0.17
	Not yielding to vehicles that are signalling to change lane	0.82	0.33
	Receiving or making phone calls when riding	0.54	0.79
	Riding, although feeling sleepy	0.04	0.72
	Riding in the dark without headlights	0.02	0.58
	Riding without wearing a crash helmet and other protective gear	1.60	0.82
	Using psychoactive substances before/during riding	0.20	0.90
B	Passengers doing things that are distracting while riding	-1.00	-0.79
	Racing with other vehicles	-0.88	-1.25
	Riding against traffic in one-way streets	-0.52	-1.27
	Riding during the peak periods	-0.58	-0.93
	Riding on the motorcycle-prohibited lane (fast lane/pedestrian walkway)	-0.70	-1.10
C	Fail to keep a proper distance from other vehicles	0.20	-0.70
D	Overtaking without using signal lights	-0.02	0.25
	Regularly changing lanes to overtake the vehicle in front	-0.07	0.32
	Riding fast on the curve	-0.02	0.25

Group A consists of risky riding behaviour and perceptions with a positive deviation from the mean of RRBI and RPI. In other words, the group comprises behaviours that motorcycle taxi drivers engaged in and perceived as risky. Although it is clearly stated in the traffic safety law (FRSC 2008) and perceived as dangerous by motorcycle taxi drivers, riding without wearing a crash helmet and other protective gear was the most rated risk-riding behaviour compared to other statements. While wearing a crash helmet saves and decreases injuries in accidents, some motorcycle taxi drivers argue that helmets block their hearing, making them less alert to danger. Others believed what would happen if they used a crash helmet and other protective gear would happen; thus, accidents result from fate. Not yielding to signaling vehicles that want to change lanes was also a highly rated risky riding behaviour perceived as dangerous by motorcycle taxi drivers. This behaviour is typical in Nigeria because of the lack of dedicated routes; motorcycle taxi drivers share the same lane with other vehicles. They like to keep changing lanes to overtake, especially during traffic congestion; likewise, receiving or making phone calls when riding was another highly rated behaviour perceived as risky by motorcycle taxi drivers. Some motorcycle taxi drivers argued they would likely lose clients/money if they did not receive or make calls as their work demands regular communication with clients. Other frequently risky riding behaviours that motorcycle taxi drivers engaged in and perceived as dangerous were abruptly breaking to carry passengers, crossing a stop junction when a traffic light is red, exceeding the speed limit even when feeling unsafe, riding, although feeling sleepy, riding in the dark without headlights, using psychoactive substances before/ during riding.

The general perception of motorcycle taxi drivers in Nigeria is problematic as they have a high prevalence of risk riding behaviour and perception, which this category further reaffirmed. These findings provide empirical evidence supporting the claims that taking a calculated risk because one knows the right thing to do may also predispose the rider to engage in more risky riding behaviour.

Group B: Variables in this category comprise negative deviations from the mean of RRBI and RPI. These were behaviours that motorcycle taxi drivers did not engage in and perceived not to be risky. It was

established that motorcycle taxi drivers rode against traffic in one-way streets, riding during peak periods and racing with other vehicles. Also, they do not ride on the motorcycle prohibited lanes (fast lane/pedestrian walkway), and passengers do distract things while riding but perceive these actions as not risky.

Considering these behaviors as not dangerous connotes these motorcycle taxi drivers intend to participate in these behaviors while riding on the roads. It can also be inferred that most of them are fully aware of the importance of traffic safety since they do not perceive these behaviours as dangerous, illustrating their misunderstanding that they can lead to road accidents. For instance, riding against traffic on one-way streets and prohibited lanes (fast lane/pedestrian walkway) are against road traffic regulations. The authors posit that motorcycle taxi drivers will likely not comply with traffic rules, primarily if they must protect their motorcycles from being seized by the police or other law enforcement agencies. Wilde (2006) stated that motorcycle taxi drivers take risks for their safety. This category shows that motorcycle taxi drivers have a high-risk perception of safety but do not relate to it.

Group C: This category comprises risky riding behaviour with positive deviations from the mean of RRBI and risk perceptions with negative deviations from the mean of RPI. These were risk behaviours that motorcycle taxi drivers engaged in but perceived as not risky. It was observed that motorcycle taxi drivers believe that failing to keep a proper distance from vehicles is not dangerous. The authors consider such riding behaviour hazardous because the vehicle's unpredictable movement increases the probability of accidents. This showed that motorcycle taxi drivers' risky perception in Nigeria significantly affected their riding behaviour and affirmed the assertion of Noel et al. (2004) that motorcycle taxi drivers' risk perception would influence behaviour.

Group D: Risk-riding behaviour with negative deviations from the mean of RRBI and risk perceptions with positive deviations from the mean of RPI. These were risk behaviours that motorcycle taxi drivers do not engage in but perceive as risky. It was observed that some motorcycle taxi drivers do not overtake without using signal lights, regularly changing lanes to overtake the vehicle in front and riding fast on the curve.

They also perceive such behaviour as risky. This is consistent with Steg and Brussel (2009) saying that the conduct of a motorcyclist is a crucial issue that would lead to an accident. Interestingly, these riding behaviours are both a rational and experiential process in the decision-making of motorcycle taxi drivers while riding on the road. Meanwhile, assessing their psychological and subjective well-being is necessary since some motorcycle taxi drivers do not engage in the listed behaviours and believe it is risky.

The well-being of motorcycle taxi drivers

Psychological well-being (PWB) was examined using the total and six PWB scores. Scoring is done by adding all the responses on each scale to obtain a summed score for each dimension. The composite score is then determined by adding all the reactions on all scales to get a computed score. The possible range for each scale is from 18 to 126 points, with the composite ranging from 126 to 882 points. The six subscales' mean scores for the PWB were as follows: positive relations with others was 3.42, autonomy was 4.48, environmental mastery was 3.01, personal growth was 4.43, purpose in life was 3.83, and self-acceptance was 2.58 (Table III). The mean score for overall psychological well-being was 3.63. The results also revealed that three specific subscales contribute significantly to motorcycle taxi drivers' well-being: autonomy, personal growth and purpose in life, while the least subscale was self-acceptance.

Table III: Psychological Well-being of commercial motorcyclists

Sub-scale	Mean
Autonomy	4.48
Personal Growth	4.43
Purpose in Life	3.83
Positive Relations	3.42
Environmental Mastery	3.01
Self-Acceptance	2.58
Overall Psychological Well-being	**3.63**

Autonomy was rated as the most crucial aspect of the overall psychological well-being of motorcycle taxi drivers in the Abeokuta Metropolis. A motorcyclist with a high autonomy score is independent yet has a choice when the dependency is needed; he does not give in to social pressure but instead determines his riding behaviour or risk perception based on personal standards. On the other hand, a motorcyclist with a low

score is focused on the views of others, gives in to social pressure, and depends on others to make crucial decisions. Though the motorcycle taxi drivers were all members of the ACOMORAN and ANACOWA, we observed that motorcycle taxi drivers did not show attributes peculiar to those from a collectivistic cultural background. This finding negates Triandis's (2002) position that people from collectivistic cultures tend to define themselves as part of a group and prioritise its objectives. Motorcycle taxi drivers rated being autonomous highly because it allowed them to put their safety above the group. It connotes that motorcycle taxi drivers can regulate their riding behaviour by personal standards. In other words, being autonomous makes motorcycle taxi drivers morally responsible and accountable for their actions.

The second-rated aspect of the overall psychological well- being of motorcycle taxi drivers was personal growth. A motorcyclist with a high score on personal growth would see himself growing and on a journey to realise his true potential and likely not to ride dangerously. A motorcyclist with a low score on personal growth would feel a sense of personal stagnation, a lack of interest in life and personal development, and is likely to ride dangerously or have a very low-risk perception. According to Sheldon and Kasser (2001), striving for personal growth enhances well-being and is strongly related to psychological well-being. Hence, motorcycle taxi drivers seeking personal development will have stronger empathy and affection for themselves and their passengers' safety. Tedeschi et al. (1996) rightly state that growth is attained by retaining constant adaptability when encountering crises or traumatic events. Motorcycle taxi drivers who have experienced road traffic accidents can thus be self-governing in similar situations. Purpose in life was ranked the third subscale contributing to motorcycle taxi drivers' risk perception and riding behaviour. A motorcyclist with a high score on purpose in life has a sense of direction, looks for and finds meaning in the past and present life, and will not ride dangerously because he has a very high-risk perception. On the other hand, a motorcyclist with a low score on purpose cannot find meaning or a sense of direction in life, lacks goals, and is likely to ride dangerously.

Interestingly, the motorcycle taxi drivers experienced a high level of personal growth yet ranked self-acceptance as a minor aspect

of their overall psychological well- being, likely because they have not accepted their strengths and flaws while developing themselves. Notably, the level of self-acceptance has a direct connection with an individual's psychological well-being. A motorcyclist with a high score on self-acceptance can navigate road traffic properly, take advantage of road signs, and create a riding experience that is not dreadful to their passengers. On the other hand, a motorcyclist with a low score will have difficulty managing daily situations, will not take advantage of road signs, and will feel a lack of control. Our finding demonstrates a low level of self-acceptance among motorcycle taxi drivers. Impliedly, they do not feel good about themselves because they realize they have specific weaknesses. Motorcycle taxi drivers uncomfortable with their present situation are expected to be open to improving their lives and committed to developing and growing as individuals. The authors believe those who will not settle for commercial motorcycling business would seek other means to build their capabilities to improve their quality of life and realize their dreams and aspirations. It shows that motorcycle taxi drivers are cognitively attempting to reduce their risk-riding behaviour.

The subjective well- being of motorcycle taxi drivers was measured using the satisfaction with the life scale (SWLS), which consists of five items. This measurement was not about motorcycle taxi drivers' satisfaction compared to what others have achieved. Instead, it evaluates the extent to which they agreed or disagreed with the five items listed on the SWLS using their life standards and comparing them with what they have achieved within a specified period. The minimum correlation between the indicators is -0.230, while the maximum is 0.436. The correlation indicates that five (5) items are highly unrelated, suggesting that the motorcycle taxi drivers' life satisfaction has slight temporal instability but is also likely to change over time.

Further analysis of the five items shows that 'the condition of my life is excellent' has the lowest mean score (1.71), while 'in most ways, my life is close to my ideal' has the highest mean score (3.02) (Table IV). Three (3) of the five (5) items were negatively skewed. At the same time, 'the condition of my life is excellent, and I am satisfied with life' were positively skewed, indicating that these motorcycle taxi drivers were dissatisfied rather than satisfied with these two (2) items. Also, an SWLS score of

11.65 signifies that motorcycle taxi drivers were slightly below the average of 12.50.

Table IV: Satisfaction with life scale of commercial motorcyclists

Item	Mean	Skewness	Correlation matrix of the items				
In most ways, my life is close to my ideal	3.02	-0.13	1				
The condition of my life is excellent	1.71	0.50	0.436	1			
I am satisfied with life	2.11	0.35	-0.230	0.019	1		
So far, I have got the essential things I want in life	2.34	-0.23	-0.040	0.100	0.141	1	
If I could live my life over, I would change almost nothing	2.21	-0.08	0.061	0.061	0.053	0.064	1
SWLS	**11.39**						

Note: Correlation is significant at the 0.01 level [2-tailed] **

It can be inferred that motorcycle taxi drivers who score in this range (SWLS is 11.65) usually have little but significant problems in several aspects of their lives or have many aspects doing fine. Still, one part of the motorcycle taxi drivers might be giving them substantial issues. However, it is assumed that the motorcycle taxi drivers moved temporarily into this level of life satisfaction from a higher level because of recent events during the survey. If this is the case, one usually expects things to improve, and satisfaction will generally increase. On the other hand, if motorcycle taxi drivers are chronically slightly dissatisfied with many areas of their lives, some changes might be in order. Motorcycle taxi drivers might expect too much; sometimes, life changes are needed. Although temporary dissatisfaction is common and ordinary, a chronic level of dissatisfaction across several areas of life calls for reflection. It can be deduced that motorcycle taxi drivers can gain motivation from a small level of dissatisfaction. Still, dissatisfaction across several life domains will be a distraction that will likely influence the motorcyclist's riding behaviour and risk perception.

A study by Rhodes and Pivik (2011) affirmed that positive/negative emotions could strongly influence motorcycle taxi drivers' r iding behaviour and r i sk perception. The summation of the mean scores presented in Table V shows that the positive affect (28.31) was higher than the negative affect (22.10), demonstrating that, on average, motorcycle taxi drivers exhibit/experience pleasant emotions and not unpleasant ones. Wedagama (2017) emphasizes that positive affect has a significant influence on a rider's propensity to be involved in risky behaviour. This means motorcycle taxi drivers in Nigeria are more disposed to participate in a given risk riding behaviour when commuting because

of positive outcomes from engaging in such behaviour.

This assertion is consistent with the habituated action theory that claims that when riders repeatedly perform a high-risk action without the unpleasant consequence, they eventually become insensitive to the risk associated with such behaviour. Further analysis shows that distress (1.51) is the less- rated negative affect experienced by the motorcyclist, and afraid (2.83) is the most ranked negative affect, signifying that they were more afraid than distressed. Similarly, alert (4.22) was the most-ranked positive affect exhibited by motorcycle taxi drivers and inspired (2.16) was the less-ranked positive affect, suggesting that the motorcycle taxi drivers were more alert than inspired. The fact that motorcycle taxi drivers rated being alert and afraid as the emotion they experienced/exhibited can be linked to the presence of the police or law enforcement agents that exploit them daily.

Notably, this emotion could result from motorcycle taxi drivers not earning enough for motorcycle owners and are likely to lose their motorcycles, their primary source of livelihood.

The findings of this study also established that many motorcycle taxi drivers operate unregistered bikes and have no valid license or roadworthy certification. They did not wear safety gear and often violated the traffic light. Those with all documents needed for riding are usually confronted by corrupt officials who often arrest or extort them for no reason(s). Similarly, the fact that the motorcycle taxi drivers showed that they are not inspired and are often distressed with motorcycling business confirmed that their emotional state and well-being have a role in their risk perception and, more importantly, their reaction to the stated imminent risk. Notably, Ajzen and Fishbein (2004) posited that the process by which the emotion (cognitive and intuitive aspect) forms perception and ensuing behavioural actions is reciprocal and affects the other.

5. Conclusion

This study established that all motorcycle operators were males between 18 and 45 years, mostly without formal education. Autonomy, personal growth and purpose in life are the three significant sub- scale of psychological well-being that contribute to motorcycle taxi drivers' well- being. More precisely, risky riding behaviour that motorcycle taxi drivers perceive to be

hazardous includes crossing a stop junction when a traffic light indicates a stop, exceeding the speed limit, riding when feeling sleepy, riding in the dark without headlights, and using psychoactive substances before/during riding. This raises the need for further safety education and training for commercial motorcycle riders on navigating the right of way and being more vigilant when passing road intersections.

Based on the findings of this study, risky riding behaviour that could result in injury or death and enhance motorcycle taxi drivers' well-being can only be addressed through setting and standardizing work safety regulations by the relevant authorities. This calls for stricter traffic regulations with consistent enforcement. Our study suggests that motorcycle taxi drivers' reactions to the current road traffic fatality should be considered when proposing protective measures. They may be willing to protect themselves when they see a reason for protection, independently of the involved and perceived risk. There is also a need to update or re-develop new traffic regulations policy that entails safety measure requirements for all motorcycle taxi drivers. Dialoguing with them about the merits of using crash helmets and reflective jackets and observing a l l traffic rules and regulations is one avenue that could be followed.

Educational efforts must be supplemented with well-thought-out rules that spell out the age, retraining of current motorcycle taxi drivers and licensing of the new entrants. Motorcycle taxi drivers that violate traffic regulations must be arrested and maximally prosecuted. In addition, the management of various designated motorcycle park must ensure that riding test is conducted before permitting prospective motorcycle taxi drivers to use the park. More attention should be paid to drowsy and drunk riding by introducing random sobriety checkpoints for roadside alcohol tests and actively screening the blood alcohol among injured motorcycle taxi drivers. Motorcycle taxi drivers under the influence of alcohol should be arrested and reported to the police for persecution.

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